UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

No. 04-2473

WARDELL RODNEY JONES,

Plaintiff - Appellant,

versus

CAPITAL ONE FINANCIAL CORPORATION,

Defendant - Appellee.

Appeal from the United States District Court for the Eastern District of Virginia, at Richmond. Henry E. Hudson, District Judge. (CA-04-512)

Submitted: March 10, 2005 Decided: March 14, 2005

Before LUTTIG, MOTZ, and TRAXLER, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Wardell Rodney Jones, Appellant Pro Se. Robert Francis Holland, MCGUIREWOODS, LLP, Richmond, Virginia, for Appellee.

Unpublished opinions are not binding precedent in this circuit. See Local Rule 36(c).

PER CURIAM:

Wardell Rodney Jones appeals the district court's order dismissing his civil action against Capital One Financial Corporation. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. See Jones v. Capital One Fin. Corp., No. CA-04-512 (E.D. Va. Nov. 9, 2004). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

<u>AFFIRMED</u>